

Information to identify the case:

Debtor 1	<u>Kathy Sharman</u>	Social Security number or ITIN	xxx-xx-4082
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-33533-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathy Sharman
aka Kathy S Sharman, aka Kathy S Friswell

2/9/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kathy Sharman
 Debtor

Case No. 12-33533-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db #+Kathy Sharman, 21 Webster Avenue, Cherry Hill, NJ 08002-3730
 513384462 Accounts Receivable Management, 155 Mid-Atlantic Parkway, Thorofare, NJ 08086-0129
 513384463 +Allied Interstate, 3000 Corporate Exchange Dr., 5th Fl, Columbus, OH 43231-7689
 513557223 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 513384472 +Eastern Account System, 75 Glen Road, Ste. 110, Sandy Hook, CT 06482-1175
 513384478 +Greater Living Foods, c/o Levitan & Frieland, PC, 26 Columbia Turnpike, Suite 105,
 P.O. Box 35, Florham Park, NJ 07932-0035
 513384479 Home Depot, PO Box 182676, Dallas, TX 75285-3000
 513384482 +JVS Properties Moorestown, 509 South Lenola Road, Moorestown, NJ 08057-1561
 513384483 +Montessori Academy, 28 Conrow Rd, Riverside, NJ 08075-1750
 513384488 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 513384484 +Philip Sharman, 21 Webster Ave, Cherry Hill, NJ 08002-3730
 513384485 +Phillip Sharman, 516 Third Avenue, Cherry Hill, NJ 08002-2840
 513384486 +Premier Custom Wiring, 1658 Hulmeville Road, Bensalem, PA 19020-3618
 513384487 +Prestige Cartier and Associates, 3302 Scotts Lane, Suite 2121 I, Philadelphia, PA 19129
 513384489 Talbot's, P.O. Box 740158, Cincinnati, OH 45274-0158
 513384490 Verizon, PO box 4000, Acworth, GA 30101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 09 2018 23:05:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2018 23:05:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Feb 09 2018 22:48:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 cr EDI: GMACFS.COM Feb 09 2018 22:48:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 cr +EDI: WFNBN.COM Feb 09 2018 22:48:00 Talbots, PO Box 740933, Dallas, TX 75374-0933
 513384464 +EDI: GMACFS.COM Feb 09 2018 22:48:00 Ally Financial, P.O. Box 380902,
 Minneapolis, MN 55438-0902
 513454432 +EDI: GMACFS.COM Feb 09 2018 22:48:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 513384465 EDI: BANKAMER.COM Feb 09 2018 22:48:00 Bank of America Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 513384466 EDI: CITICORP.COM Feb 09 2018 22:48:00 CitiBank, PO Box 182564, Columbus, OH 43218
 513384467 +E-mail/Text: bankol@cpicollects.com Feb 09 2018 23:05:29 Collection Professional,
 29 N Connor St, Shridan, WY 82801-4306
 513384468 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 09 2018 23:06:17 Comcast,
 PO Box 5025, Cherry Hill, NJ 08034-0404
 513384471 +EDI: TSYS2.COM Feb 09 2018 22:48:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218
 513415535 +EDI: TSYS2.COM Feb 09 2018 22:48:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 513384469 EDI: DISCOVER.COM Feb 09 2018 22:48:00 Discover Card, PO Box 71084,
 Charlotte, NC 28272-1084
 513384473 +E-mail/Text: bbagley@enerbankusa.com Feb 09 2018 23:05:14 Ener Bank, PO BOX 26856,
 Salt Lake City, UT 84126-0856
 513384474 +E-mail/Text: bankruptcy@fult.com Feb 09 2018 23:06:54 Fulton Bank of New Jersey,
 1695 State Street, East Petersburg, PA 17520-1328
 513433988 EDI: RMSC.COM Feb 09 2018 22:48:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 513384475 EDI: RMSC.COM Feb 09 2018 22:48:00 GE Capital Retail Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 513384476 +EDI: RMSC.COM Feb 09 2018 22:48:00 GECRB/Care Credit, PO Box 981439,
 El Paso, TX 79998-1439
 513384477 EDI: RMSC.COM Feb 09 2018 22:48:00 GEMB/Sam's Club, PO Box 965005,
 Orlando, FL 32896-5005
 513384480 +EDI: RMSC.COM Feb 09 2018 22:48:00 Home Design- NHFA/GECRB, PO BOX 960061,
 Orlando, FL 32896-0061
 513384481 EDI: IIC9.COM Feb 09 2018 22:49:00 I.C. Systems, Inc., 444 Highway 96 East,
 PO Box 64437, Saint Paul, MN 55164-0437
 513606258 EDI: PRA.COM Feb 09 2018 22:48:00 Portfolio Recovery Associates, LLC,
 c/o Home Design- Nhfa, PO Box 41067, Norfolk VA 23541
 513416614 +E-mail/Text: bankruptcy@pseg.com Feb 09 2018 23:04:56 PSEG, PO BOX 490,
 Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
 513456463 +EDI: WFNBN.COM Feb 09 2018 22:48:00 Talbots, c/o Creditors Bankruptcy Service,
 PO Box 740933, Dallas, TX 75374-0933
 513720909 EDI: ECAST.COM Feb 09 2018 22:48:00 eCAST Settlement Corporation, POB 29262,
 New York NY 10087-9262

TOTAL: 26

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Feb 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513384470 ##+Domers and Bonamassa, 151 Greentree Road, Suite D, Marlton, NJ 08053-9416
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2018 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Kathy Sharman andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
David A. Capozzi on behalf of Creditor JVS Properties, LLC david_capozzi@verizon.net
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 9